



If you keep your records up to date and in order, you will find that it is much easier to:

- Prove that a bill has been paid
- Save time and stress by not having to search for papers
- Show legal proof of events (marriage, birth, divorce, custody, death)
- Prove ownership (purchase or sale of items or services)
- Correct errors on bank statements, credit card bills, and other bills
- Prove claims to insurance, Social Security, or veterans' benefits

Guidelines for Financial Record Keeping

Birth certificates, marriage certificates, death certificates, bank records, property deeds, home mortgages, insurance documents, and bills are just a few of the many records that are part of our everyday lives. Keeping these records safe but accessible is important.

Organization Tips:

When organizing your records, you should follow a few simple guidelines:

- Store your records in an accessible place so that they will be easy for you to use, and take care to keep them up to date.
- Store your records in a fireproof cabinet or insulated steel box with a lock for privacy.
- Make sure a family member or trusted friend knows where to find your records in case of an emergency (and has the key if they are locked).
- Update your records at least once a year to make sure that all of your information is correct.

Keep documents that are hard to replace, such as original copies of birth, marriage, and death certificates, adoption, divorce, and child custody papers, and the deed to your house in a safe deposit box.

What Records Should You Keep?

The Ohio State University Extension Office suggests the following schedule for keeping old records (www.ohioline.osu.edu/mm-fact/0008.html):

Bank Records	3-6 years
Educational & Employment Records	Permanent
Family Health Records	Permanent
Home Purchase & Improvement Records	During ownership (plus 3-6 years after disposing of the property)
Income Tax Records	Permanent
Insurance Policies	While in force
Property Tax Records	Permanent
Retirement & Pension Plans	While in force
Warranties	During ownership

EDWARD LEONARD

Franklin County Treasurer

To aid in your organization, the Ohio State University Extension Office has a useful leaflet called "Know Your Valuable Papers: What and Where?" that you can download from their website at: www.ohioline.osu.edu/pdf/1237.pdf. This leaflet provides a convenient place to list your personal and financial information as well as to identify the location of your most important documents.

